

**SURVEY OF 1999 MARITIME UNIVERSITY GRADUATES:
FIVE-YEAR FOLLOW-UP**

FINAL QUESTIONNAIRE

DECEMBER 2005

Question numbers in boxes to the left of the margin are the original numbers (data file)

IN THE QUESTIONNAIRE WHICH FOLLOWS, ANY ITEM IN LOWERCASE IS READ TO THE SURVEY RESPONDENT. INSTRUCTIONS, SKIP PATTERNS, AND OTHER CATI COMMANDS ARE IN UPPERCASE. IMPORT VARIABLES ARE HIGHLIGHTED WITH SHADING

Hello, may I please speak with [NAME]?

IF RESPONDENT COMES TO PHONE, READ INTRODUCTION

IF RESPONDENT NOT AVAILABLE, ARRANGE A TIME TO CALL AGAIN.

IF RESPONDENT NO LONGER LIVING THERE, ASK: “DO YOU HAVE ANOTHER TELEPHONE NUMBER TO REACH HIM/HER?” EXPLAIN STUDY, AND THAT RESPONDENT AGREED TO BE INTERVIEWED AND GAVE US THIS NUMBER TO REACH HIM/HER. RECORD NEW TELEPHONE NUMBER.

IF RESPONDENT UNKNOWN, AND THAT NO TELEPHONE # IS AVAILABLE, CONFIRM

This is [INSERT NAME] calling from [INSERT COMPANY]. We're calling on behalf of the Maritime Provinces Higher Education Commission. About three years ago, you completed an interview about your experiences after graduating from [INSTITUTION], and at that time you agreed to be interviewed again.

The purpose of this survey is to further explore graduates' experiences and labour force outcomes since graduating. The information will be used by provincial governments and universities to evaluate and design policies pertaining to university students and graduates.

While the survey is voluntary, your participation is important. The information you provide will be kept confidential.

The interview will take approximately 25 minutes. May I do the survey with you now?

IF RESPONDENT REFUSES OR CANNOT DO THE INTERVIEW, PLEASE MAKE AN APPOINTMENT TO CONDUCT THE INTERVIEW AT ANOTHER TIME.

SECTION 1: VERIFYING INFORMATION ABOUT THE 1999 DEGREE, SCHOOL AND MAJOR FIELD OF STUDY

Before we begin the survey, we'd like to verify the information we have for you. Is the following information correct?

- Q1
1. In 1999, you graduated from [INSTITUTION] and received a [DEGREE] and your

major field of study or specialization was **[MFOS]** **[IF NO MAJOR/SPECIALIZATION USE "NONE"]**).

YES CONTINUE

NO (ENTER IN PROPER INFORMATION, THEN CONTINUE)

DON'T KNOW CONTINUE

SECTION 2: GENERAL OUTLOOK SINCE GRADUATING

I am going to begin with a couple of questions about your overall views on your experiences since you graduated.

Q2 a,b,c

2. Generally speaking, would you say you are satisfied or dissatisfied with your current **[READ FROM LIST – RANDOMIZE]**? Please use a 5-point scale where 1 means you're very dissatisfied and 5 means you're very satisfied. And what about **[READ NEXT ITEM]**?

	VD				VS	DK
Your current employment situation	1	2	3	4	5	98
Your current level of education	1	2	3	4	5	98
Your current financial situation	1	2	3	4	5	98

SECTION 3: EMPLOYMENT EXPERIENCES

Q3

Now, turning to your employment experiences since completing your 1999 program,

3. Altogether, how many different jobs have you had since **[INTERVIEW MONTH]** 1999? By different jobs, we mean a change of work activities for the same employer, a change of employer, or both. If you have been self-employed, please include yourself as one employer. **[RECORD NUMBER]**

[INTERVIEWER NOTE: ANY PAY INTERRUPTIONS IN THE SAME JOB (E.G., WHERE YOU WOULD HAVE BEEN ELIGIBLE FOR EMPLOYMENT INSURANCE) COUNTS AS 2 JOBS]

Q4A1

4. Are you currently enrolled in an education training program at a college or university?
YES CONTINUE
NO SKIP TO Q6

Q4A2

5. Do you attend classes on a full-time or a part-time basis?
FULL-TIME
PART-TIME

Q4B1

6. **[SKIP TO Q53 IF NOT EMPLOYED SINCE GRADUATION (Q3=0)]** Thinking about last week, were you employed or self-employed?
YES, EMPLOYED OR SELF-EMPLOYED **CONTINUE**
NEITHER (UNEMPLOYED) **SKIP TO Q8**

[INTERVIEWER NOTE: CURRENTLY ON VACATION IS EMPLOYED, PLEASE CONSIDER LAST WEEK WORKED FOR SUBSEQUENT QUESTIONS; AS LONG AS RESPONDENT IS BEING PAID BY EMPLOYER IT IS CONSIDERED A CURRENT EMPLOYMENT SITUATION]

Q15B

7. Were you employed on a full-time basis or employed on a part-time basis?
EMPLOYED FULL TIME, 30 HOURS OR MORE PER WEEK **SKIP TO Q12**
EMPLOYED PART-TIME, LESS THAN 30 HOURS PER WEEK **SKIP TO Q12**

Q5

8. Were you **[READ FROM LIST - RANDOMIZE]**...
not working and waiting for a job to start **CONTINUE**
not working and looking for work **SKIP TO Q13**
not working and not looking for work? **SKIP TO Q15**

Q5a&b

9. When is your job expected to start - what month and day? **CONTINUE**

Q6

10. Will you be working 30 hours per week or more in this job? **CONTINUE**
YES **SKIP TO Q12**
NO **CONTINUE**

Q7

11. What is the main reason you accepted a position where you will be working less than 30 hours per week?

OWN ILLNESS OR DISABILITY
CARING FOR OWN CHILDREN
CARING FOR ELDER RELATIVE (60 YEARS OF AGE OR OLDER)
OTHER PERSONAL OR FAMILY RESPONSIBILITIES
SCHOOL/EDUCATION PROGRAM
COULD NOT FIND WORK WITH ≥ 30 HOURS/WEEK
PERSONAL PREFERENCE
OTHER (SPECIFY)

Q8

12. Were you looking for work last week?
YES **CONTINUE**

**NO SKIP TO Q15 IF NOT EMPLOYED OR SELF-EMPLOYED; SKIP TO Q16
IF EMPLOYED OR SELF-EMPLOYED, DON'T KNOW OR REFUSED**

Q9

13. Were you looking for a job at which you would work 30 hours or more per week?

**YES SKIP TO Q16
NO CONTINUE**

Q10

14. What's the main reason you were looking for a part-time job?

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM
OWN ILLNESS OR DISABILITY
CARING FOR OWN CHILDREN
OTHER PERSONAL OR FAMILY RESPONSIBILITIES
WAITING FOR RECALL/ HAS FOUND A NEW JOB
WAITING FOR REPLIES FROM EMPLOYER
COULD NOT FIND THE KIND OF JOB WANTED
NOT INTERESTED AT THIS TIME BUT NOT DISCOURAGED
DISCOURAGED WITH LOOKING
AGE, NEAR RETIREMENT
OTHER (SPECIFY)

ALL SKIP TO Q16

Q11

15. What was the main reason you were not looking for a job last week?

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM
OWN ILLNESS OR DISABILITY
CARING FOR OWN CHILDREN
OTHER PERSONAL OR FAMILY RESPONSIBILITIES
UNPAID FAMILY WORKER
WAITING FOR RECALL/HAS FOUND A NEW JOB
WAITING FOR REPLIES FROM EMPLOYER
COULD NOT FIND THE KIND OF JOB WANTED
NOT INTERESTED AT THIS TIME BUT NOT DISCOURAGED
DISCOURAGED WITH LOOKING
AGE, NEAR RETIREMENT
OTHER (ENTER OTHER INFORMATION)

**IF NOT EMPLOYED AND 0 JOBS, SKIP TO Q52; IF NOT EMPLOYED BUT
HAD A JOB SINCE GRADUATION, SKIP TO Q19**

SECTION 3B: EMPLOYMENT STATUS SINCE 2001

Q13a&b

16. At the time of the last interview, which was [INTERVIEW MONTH] 2001, you told us that you were working in [NOC2X]. Is this information correct?

YES CONTINUE

NO CORRECT INFORMATION [ASK: "CAN YOU TELL ME WHAT YOU WERE WORKING AS IN [INTERVIEW MONTH]?" CODE SPECIFIC OR NOT WORKING] THEN CONTINUE

Q14

17. Since [INTERVIEW MONTH] 2001, how would you describe your work situation, have you been [READ LIST]...

With the same employer and with the same occupation as 2001

CONTINUE

With the same employer but now in a different occupation than 2001

CONTINUE

In the same occupation but with a different employer than 2001

SKIP TO Q19

In a different occupation with a different employer?

SKIP TO Q19

Q14b

18. Have you been employed continuously by that employer or have there been times since [INTERVIEW MONTH] 2001 that you were not working for that employer?

CONTINUOUS

CONTINUE

NON-CONTINUOUS

CONTINUE

[INTERVIEWER NOTE: CONSIDERED TO BE EMPLOYED CONTINUOUSLY IF PAY WAS CONTINUOUS - IF PAY IS INTERRUPTED IT IS MORE THAN ONE EMPLOYMENT PERIOD]

SECTION 4: LAST WEEK/MOST RECENT WORK EXPERIENCES

Q15

19. Now, we would like to ask a few questions about your work situation last week/your most recent work situation. Were you... [READ LIST]

[INTERVIEWER NOTE: CURRENTLY ON VACATION IS EMPLOYED; PLEASE CONSIDER LAST WEEK WORKED FOR SUBSEQUENT QUESTIONS. AS LONG AS RESPONDENT IS BEING PAID BY EMPLOYER IT IS CONSIDERED A CURRENT EMPLOYMENT SITUATION]

a) working for one employer

SKIP TO Q26B

b) working for more than one employer

SKIP TO Q23

c) self-employed at one type of work

CONTINUE

d) working for an employer and self employed?

CONTINUE

OTHER
IF DON'T KNOW/REFUSED

SKIP TO Q26B
SKIP TO Q23

Q16a&b

20. In what month and year did you start your self-employment?

MONTH
YEAR

Q17

21. Including yourself, how many people did you employ in your own business?

SKIP TO Q26B IF RESPONSE ON Q19=SELF-EMPLOYED AT ONE TYPE OF WORK; CONTINUE IF Q19=WORKING FOR AN EMPLOYER AND SELF-EMPLOYED

Q18

22. Which job was your main job, that is where you worked most of the time? Was it your own business or the place where you were employed by someone else?

OWN BUSINESS SKIP TO Q26
EMPLOYER SKIP TO Q26

Q19

23. Overall, how many different employers did you have?

Q20

24. **[ONLY THOSE WHO ANSWERED Q19=B]** What is the main reason you had more than one employer?

INCAPABLE OF FINDING SINGLE FULL-TIME JOB
NEEDED TWO PART-TIME JOBS TO GET EQUIVALENT OF FULL-TIME PAY
LIKED BOTH JOBS
CAREER ADVANCEMENT
GAIN MORE EXPERIENCE
BETWEEN TWO JOBS ? ONE IS TERMINATING SOON
ONE (OR MORE) OF THE JOBS IS INTERESTING OR IS IN FIELD OF STUDY,
BUT IS NOT FULL-TIME
NEED TO SUPPLEMENT INCOME OF FULL-TIME JOB
OTHER (SPECIFY)

Q21

25. Overall, how many hours did you work at all your jobs in a typical week/last week?

Q21b

26. Now, the next few questions are about the main job when you last worked/you had last week, that is, the one at which you worked most of the time

SECTION 4B: LABOUR ACTIVITIES – MAIN JOB LAST WEEK/MOST RECENT WORK

Q22a&b

26b. In what month and year did you start your job? **[RECORD MONTH & YEAR]**

Q23

27. Did you have to move for your job/for your last job/to start your business?

YES CONTINUE
NO SKIP TO Q29

Q24

28. And, did you move **[READ ITEMS IN ORDER – ACCEPT ONE RESPONSE ONLY]**

Within the same province
To another Maritime province (i.e. NB, NS, PEI)
Elsewhere in Canada (includes Newfoundland)
Outside of Canada

Q25

29. What kind of work did you do? **[PROBE – WHAT DID YOU DO EXACTLY? WHAT WAS YOUR POSITION? WHAT PRODUCT OR SERVICE WAS OFFERED?]**

Q26a&b

30. And, in what type of business, industry or service did you work? **[PROBE: WHAT DID YOUR COMPANY DO?; IF MAIN JOB = OWN BUSINESS IN Q22, READ: WHAT DID YOUR BUSINESS DO?]**

IF SELF-EMPLOYED, SKIP TO Q34

Q27

31. Was your job a permanent position, that is one which did not have a fixed end date?

YES SKIP TO Q34
NO CONTINUE
DON'T KNOW CONTINUE

[INTERVIEWER NOTE: IF THERE WAS A FIXED PERIOD WHEN PAY WOULD BE INTERRUPTED SUCH AS SUMMER BREAK, THERE WAS A FIXED END DATE]

Q28

32. Was this a temporary, contract or a casual position? **[ACCEPT ONE ANSWER ONLY]**

TEMPORARY CONTINUE
CONTRACT CONTINUE
CASUAL CONTINUE
DON'T KNOW SKIP TO Q34

Q29a&b

33. What was the main reason you had a temporary, casual or contract job? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]** Any other reasons? **[DO NOT READ LIST – ACCEPT UP TO TWO ANSWERS]**

ONLY TYPE OF WORK AVAILABLE OR OFFERED BY EMPLOYER
SPONSORED WORK POSITION: CO-OP, ARTICLING
PERSONAL OR FAMILY RESPONSIBILITIES (INCLUDING PERSONAL ISSUES)
RETURNING TO SCHOOL/CONTINUING WITH EDUCATION
DID NOT WANT A PERMANENT JOB
FILLING IN SELF-EMPLOYMENT/WAITING FOR OTHER JOB TO START
REQUIREMENT/PRE-REQUISITE FOR CERTIFICATE
OTHER (SPECIFY)
NO OTHER REASONS

Q30

34. What is the easiest way for you to tell us your wage or salary, including tips and commissions, before taxes and other deductions for your last job/your job last week? Would it be hourly, daily, weekly, twice a month, monthly, yearly, or on some other basis?

HOURLY
DAILY
WEEKLY
BI-WEEKLY/TWICE A MONTH
MONTHLY
YEARLY
OTHER (DO NOT SPECIFY) **SKIP TO Q36**
DON'T KNOW **SKIP TO Q36**
REFUSED **SKIP TO Q36**

Q31

35. Including tips and commissions, what was your **[READ RESPONSE FROM Q34]** wage or salary in Canadian dollars, before taxes and other deductions?

[INTERVIEWER NOTE: IF RESPONDENT SAYS "IT VARIES", ASK FOR AVERAGE OF LAST FOUR WEEKS; RECORD DOLLAR AMOUNT; TAKE APPROXIMATE AMOUNT IF NECESSARY]

DON'T KNOW **CONTINUE**
REFUSED **CONTINUE**

Q32

36. How many hours a week did you usually work at your job?

[INTERVIEWER NOTE: IF RESPONDENT SAYS "IT VARIES", ASK FOR AVERAGE OF LAST FOUR WEEKS/IF MORE THAN ONE JOB THEN WE ARE TALKING

ABOUT THE MAIN JOB; RECORD HOURS; PROMPT IF ASKED, THIS INCLUDES PAID AND UNPAID WORK]

DON'T KNOW CONTINUE
REFUSED CONTINUE

Q33

37. In your job last job/your job last week, to what extent did you use any of the skills acquired from the educational program you completed in 1999? Would you say... **[READ ONE LIST - RANDOMIZE]**

To a great extent		Not at all
To some extent	OR	Very little
Very little		To some extent
Not at all?		To a great extent?

DON'T KNOW CONTINUE
REFUSED CONTINUE

Q34

38. To what extent did your educational program completed in 1999 help you start your business/obtain your last job/obtain your job last week? Would you say **[READ ONE LIST - RANDOMIZE]**?

To a great extent		Not at all
To some extent	OR	Very little
Very little		To some extent
Not at all?		To a great extent?

DON'T KNOW CONTINUE
REFUSED CONTINUE

Q35

39. How closely is/was this job related to the program you completed in 1999 **[READ ONE LIST - RANDOMIZE]**

closely related		not related at all
somewhat related	OR	somewhat related
not related at all?		closely related?

DON'T KNOW CONTINUE
NO RESPONSE CONTINUE

IF SELF-EMPLOYED, SKIP TO Q46

Q36

40. At the time you applied for the position when you last worked/you had last week, did

your employer specify a certain level of education for the job?

YES **CONTINUE**
NO **SKIP TO Q42**

Q37

41. And, what level of education was specified by the employer?

[INTERVIEWER NOTE: IF NECESSARY, TELL RESPONDENT THIS REFERS TO LEVEL OF EDUCATION ONLY, NOT TO EXPERIENCE]

ELEMENTARY OR LESS
SOME SECONDARY
COMPLETED SECONDARY/TECHNICAL HIGH SCHOOL
SOME COMMUNITY COLLEGE
COMPLETED COMMUNITY COLLEGE
SOME UNIVERSITY
DIPLOMA/CERTIFICATE BELOW BACHELOR LEVEL (E.G., EDUCATION,
LINGUISTICS)
BACHELOR DEGREE (BA, BSC,)
BACHELOR OF EDUCATION
DIPLOMA/CERTIFICATE ABOVE BACHELOR LEVEL (E.G., TECHNOLOGY,
ENTREPRENEURSHIP)
PROFESSIONAL DEGREE (MD, DDS, DMD, DVM, LAW, OD, MDIV OR 1-YR >
BACHELOR'S)
MASTER'S DEGREE (MA, MSC, MED)
EARNED DOCTORATE (PHD, DSC, DED)
OTHER (SPECIFY)

Q38

42. Did your employer specify that the education had to be in a specific field or fields of study?

YES **CONTINUE**
NO **SKIP TO Q44**

Q39

43. Was your field of study the one required by your employer?

YES **CONTINUE**
NO **CONTINUE**

Q40

44. Did your employer specify that related work experience was essential for your most recent job/the job you had last week?

YES **CONTINUE**

NO SKIP TO Q46

Q41

45. Did you have the required amount of related work experience, more than what was required or less than what was required?

LESS THAN WHAT WAS REQUIRED
REQUIRED AMOUNT
MORE THAN WHAT WAS REQUIRED

Q42

46. Thinking about your job last week/your last job, and considering your experience, education, and training would you say you were under-qualified for this work, qualified or overqualified?

UNDER QUALIFIED
QUALIFIED
OVERQUALIFIED

Q43

47. Now, considering all aspects of your job last week/your last job, were you very satisfied, satisfied, dissatisfied, or very dissatisfied with this job **[READ ONE LIST - RANDOMIZE]...**

VERY SATISFIED		VERY DISSATISFIED
SATISFIED	OR	DISSATISFIED
DISSATISFIED		SATISFIED
VERY DISSATISFIED?		VERY SATISFIED?

Q44

48. And, more specifically, considering the duties and responsibilities of your job last week/your last job, were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the money you made **[READ ONE LIST - RANDOMIZE]...**

VERY SATISFIED		VERY DISSATISFIED
SATISFIED	OR	DISSATISFIED
DISSATISFIED		SATISFIED
VERY DISSATISFIED?		VERY SATISFIED?

Q45

49. **[ASK IF Q6=NEITHER EMPLOYED OR SELF-EMPLOYED BUT Q3>0]** What is the main reason you are no longer in this job? **[PROBE – ACCEPT ALL ANSWERS]**

LEFT JOB BECAUSE OF...

OWN ILLNESS OR DISABILITY
CARING FOR OWN CHILD

OTHER PERSONAL OR FAMILY RESPONSIBILITIES (E.G. CHANGES IN
FAMILY CIRCUMSTANCES, SERIOUS FAMILY ILLNESS, ETC.)
GOING TO SCHOOL
PROMOTION WITH SAME EMPLOYER/DIFFERENT JOB WITH SAME
EMPLOYER
FOUND A NEW JOB
MOVE TO A NEW RESIDENCE/LOCATION
PARTNER/SPOUSE RELOCATED
LOW PAY
RETIREMENT
WORKING CONDITIONS (PHYSICAL CONDITIONS, TRANSPORTATION
PROBLEMS OR HOURS OF WORK)
NO OPPORTUNITY FOR ADVANCEMENT
WORRIED ABOUT JOB SECURITY OR REDUCTION IN HOURS OR LAY-OFF
OTHER (SPECIFY)

JOB ENDED DUE TO....

COMPANY MOVING OR GOING OUT OF BUSINESS
SEASONAL NATURE OF JOB
PERMANENT LAYOFF (CAUSED BY NON-SEASONAL CONDITIONS)
TEMPORARY LAYOFF/SHORT PERIODS OFF (E.G., SUMMERS)
LABOUR DISPUTE (STRIKE OR LOCKOUT)
CONTRACT/WORKTERM ENDED
OTHER (SPECIFY)
DON'T KNOW
REFUSED

SECTION 5: EMPLOYMENT SINCE LAST INTERVIEW

50. **[DO NOT ASK IF NEVER HAD A JOB - Q3=0, SKIP to Q52]**
We would like to establish a fixed period to look at overall employment and unemployment. We would like to have you think about the period between **[INTERVIEW MONTH]** 2001 and today - a period of approximately three years.

Since **[INTERVIEW MONTH]** 2001, have you had any periods in which you have been without a job?

YES **CONTINUE**
NO **SKIP TO Q53**

51. a) How many separate times were you without a job in this period?

[INTERVIEWER NOTE: HOW MANY TIMES WERE THEY NOT BEING PAID BY AN EMPLOYER]

Q47b

b) And how many months, in total, were you without a job in this 3 year period?

Q48a&b

52. What's the main reason you are/were without a job? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]** Are there any other reasons? **[DO NOT READ LIST, PROBE – ACCEPT UP TO TWO ANSWERS]**

IN SCHOOL

PERSONAL/FAMILY RESPONSIBILITIES

ILLNESS/DISABILITY

WAS LAID OFF/CONTRACT-JOB ENDED/SEASONAL

GIVEN UP LOOKING FOR A JOB

NO LONGER INTERESTED IN FINDING A JOB

COULD NOT FIND THE KIND OF JOB WANTED

WAITING FOR A RECALL (TO A FORMER JOB) - INCLUDES UNPAID

TEACHERS ON A SUMMER BREAK

HAS ALREADY FOUND A NEW JOB

WAITING FOR REPLIES FROM EMPLOYERS

RETIRED

RELOCATED/MOVED AWAY

LABOR ISSUES (E.G., WAITING FOR A VISA/STRIKE/UNION)

NO REASON GIVEN

OTHER (SPECIFY)

DON'T KNOW

REFUSED

SECTION 6: INCOME SOURCES

Q49

53. Sometimes people receive income from a variety of sources. Now we'd like you to think about the type of income you've earned since completing your program in 1999.

Since completing your program in 1999 have you ever received... **[READ ITEM – RANDOMIZE]**? What about **[READ NEXT ITEM]**?

YES

NO

- a. Income from employment other than self employment
- b. Income from self-employment
- c. Income from investments
- d. Income from a pension

- e. Payments from social assistance **IF YES, CONTINUE TO Q54**
- f. Payments from unemployment/employment insurance **IF YES ASK Q56**
- g. Payments from workers' compensation
- h. Financial support from parents
- i. Financial support from spouse or other family members
- j. **[READ LAST]: Any other types of income? [SPECIFY]**

IF NO ON BOTH E AND F SKIP TO Q58

Q50

54. Since 1999, how many separate periods were you on social assistance? **[RECORD NUMBER – CANNOT BE ZERO]**

Q51

55. And, for how many months or years in total did you receive social assistance? **[RECORD ANSWER IN MONTHS]**

SKIP TO Q58 UNLESS Q53F=YES

Q52

56. Since 1999, how many separate periods did you receive unemployment or employment insurance payments? **[RECORD NUMBER, CANNOT BE ZERO]**

Q53

57. How many months or years in total did you receive UI/EI? **[RECORD ANSWER IN MONTHS]**

SECTION 7: MOBILITY SINCE GRADUATION AND/OR WILLINGNESS TO MOVE

Q55

58. How many times had you moved from one province, state or country to another since the time you graduated in 1999?

IF ZERO, SKIP TO Q62

Q55
a,b,c

59. And of those times, how many times had you moved **[READ LIST IN ORDER; STOP WHEN NUMBER EXHAUSTED]...**

- a. To another Maritime province
- b. to another province outside the Maritimes
- c. to another country?

Q56a,b

60. Thinking of your most recent move, what is the main reason you relocated? **[ACCEPT ONE ANSWER ONLY]** Were there any other reasons? **[ACCEPT UP TO TWO ANSWERS]**

ACCEPTED A DEFINITE EMPLOYMENT POSITION/JOB

TO FIND A JOB
 ACCEPTED A BETTER PAYING JOB
 TO FIND A BETTER PAYING JOB
 LONG TERM CAREER DEVELOPMENT OPPORTUNITIES
 COMPANY MOVED ME/TRANSFER
 ACCEPTED WORK IN A PARTICULAR FIELD
 TO FIND WORK IN A PARTICULAR FIELD
 SUMMER WORK
 TO ATTEND SCHOOL
 FOLLOWED/JOINED SPOUSE
 FAMILY MOVED
 DISLIKED WHERE I WAS LIVING
 PERSONAL REASONS
 OTHER (SPECIFY)

NO OTHER REASONS

61. And, the last time you moved, did you move **[READ ITEMS IN ORDER – ACCEPT ONE RESPONSE ONLY]**

Q57

To a Maritime province (i.e. NB, NS, PEI)
 Elsewhere in Canada (includes Newfoundland)
 Outside of Canada

62. Under what circumstances could you see yourself moving outside the province/state you currently live?

Q59X

UNDER NO CIRCUMSTANCES **CONTINUE; ELSE SKIP TO Q64**
 IF OFFERED A BETTER JOB
 IF OFFERED MORE MONEY
 CHANGE IN MARITAL STATUS
 FAMILY REASONS (E.G. SPOUSE GOT JOB OFFER)
 RETIREMENT
 FURTHER EDUCATION
 PERSONAL REASONS/INTERESTS
 IF OFFERED SAME POSITION THERE/COMPARABLE JOB
 LAID OFF/LACK OF OPPORTUNITIES
 OTHER (SPECIFY)

DON'T KNOW
 NO RESPONSE

63. **[ONLY IF “UNDER NO CIRCUMSTANCES” ABOVE]** If you were offered a better job would you move within the same province in which you currently live?

Q58C

YES

NO

SKIP TO Q65 IF LIVING OUTSIDE THE MARITIMES; SKIP TO Q66 IF LIVING IN THE MARITIMES

Q58A

64. If you were offered a better job would you move... **[READ LIST IN ORDER; SELECT ALL THAT APPLY]**

YES

NO

- a) Within the same province in which you currently live
- b) to another Maritime province
- c) to another province in Canada
- d) to the US
- e) to another country (other than the US)?

DO NOT READ: NONE OF THE ABOVE

Q59E

65. **[ASK ONLY THOSE LIVING OUTSIDE THE MARITIMES]** What would be the one thing that would be most likely to make you move back to the Maritime region?

BETTER PAYING JOB/BETTER OPPORTUNITY

FAMILY/PERSONAL REASONS

IF FOUND JOB (GENERAL) (E.G., COMPARABLE POSITION, TRANSFER)

RETIREMENT

NOTHING WOULD MAKE ME MOVE BACK TO THE MARITIME REGION

OTHER (SPECIFY)

DON'T KNOW

NO RESPONSE

SECTION 8: EDUCATION EXPERIENCE POST 1999 GRADUATION

Feduc
and
Fedu2

66. Have you had any further education in educational programmes leading to a degree, diploma, or certificate since graduating from your programme in 1999?

YES CONTINUE

NO **SKIP TO Q89 IF IN 2001 SAID NO BORROWING TO FINANCE 1999 DEGREE; SKIP TO Q90 IF IN 2001 SAID YES BORROWED TO FINANCE 1999 DEGREE**

Q105B

67. During the last interview, in **[INTERVIEW MONTH]** 2001, you said that you were enrolled/not enrolled in educational programmes leading to a degree, diploma or certificate since you completed your university programme in 1999. Is this information correct?

YES

NO **CORRECT INFORMATION**

IF NOT ENROLLED, SKIP TO Q71; IF SAID ENROLLED IN ONE PROGRAMME BY 2001, CONTINUE; IF SAID ENROLLED IN MORE THAN ONE PROGRAMME BY 2001, SKIP TO Q69V.

Q15C1

68. You said you were enrolled in **[DEGREE'01]** **[MFOS'01]** at **[INSTITUTION '01]**. Is this information correct?

YES **CONTINUE**

NO **CORRECT INFORMATION THEN CONTINUE**

Q105D

69. Have you completed this program?

YES **CONTINUE**

NO **CONTINUE**

ALL SKIP TO Q70

Q15E1

- 69v. You said you were enrolled in **[# of Programmes 2001]** programmes. Is that correct?

YES **CONTINUE**

NO **ENTER CORRECT INFORMATION, THEN CONTINUE**

Q105F

- 69w. How many of those have you completed?

ENTER NUMBER THEN CONTINUE

Q106A

70. **[FOR THOSE ENROLLED IN POST-1999 EDUCATION BY 2001]** In addition to those programs, how many other programs leading to a degree, diploma or certificate have you enrolled in since you completed our last interview in **[INTERVIEW MONTH]** 2001?

IF ZERO SKIP TO Q84; ELSE SKIP TO Q72

Q106B

71. **[FOR THOSE NOT ENROLLED IN POST-1999 EDUCATION BY 2001]** Between **[INTERVIEW MONTH]** 2001 and now, how many programs leading to a degree, diploma or certificate have you enrolled in?

IF ZERO SKIP TO Q89 IF HAD NOT BORROWED FOR 1999 DEGREE; SKIP TO Q90 IF HAD BORROWED FOR 1999 DEGREE ELSE, CONTINUE

Q110

72. In which program(s) have you enrolled?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
 COMMUNITY COLLEGE/CEGEP/TECHNICAL
 HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
 UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)
 BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.)
 BACHELOR OF EDUCATION (B.ED)
 FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY/THEOLOGY, PHARMACY)
 UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS (TECHNOLOGY, ENTREPRENEURSHIP)
 MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
 PHD DEGREE (DOCTORATE, DSC., DTED.)
 OTHER (SPECIFY)

Q111A

73. Of those, how many program(s) have you completed since the interview in 2001?

IF ZERO, SKIP TO Q76; ELSE, CONTINUE

Q111

74. Which programs have you completed?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
 COMMUNITY COLLEGE/CEGEP/TECHNICAL
 HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
 UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)
 BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.)
 BACHELOR OF EDUCATION (B.ED)
 FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY/THEOLOGY, PHARMACY)
 UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS (TECHNOLOGY, ENTREPRENEURSHIP)
 MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
 PHD DEGREE (DOCTORATE, DSC., DTED.)
 OTHER (SPECIFY)

Q112

75. Which one of these programs did you complete most recently?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G.
EDUCATION, LINGUISTICS)
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.)
BACHELOR OF EDUCATION (B.ED)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET
MED/OPTOMETRY/THEOLOGY, PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW
MASTERS (TECHNOLOGY, ENTREPRENEURSHIP)
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (SPECIFY)

Q107

76. Are you currently enrolled in a programme leading to a degree, diploma or certificate?

YES **CONTINUE**
NO **SKIP TO Q78**

Q109

77. In which type of program(s) are you currently enrolled?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G.
EDUCATION, LINGUISTICS)
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.)
BACHELOR OF EDUCATION (B.ED)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET
MED/OPTOMETRY/THEOLOGY, PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW
MASTERS (TECHNOLOGY, ENTREPRENEURSHIP)
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (SPECIFY)

Q113

78. The next few questions are about the program you are taking now/ the program you have completed/the program you have completed most recently/the program you have enrolled in most recently...

(A) Where did/do you take this program - at which institution

- (B) And what was the degree
(C) and the major field of study or specialization in this program?

Q115
a,b

79. In what month and year did you start this program?

Q116
a,b

80. In what month and year did you complete/ did you leave/do you expect to complete this program?

Q117

81. Did/Do you take this program full-time or part-time?

FULL-TIME
PART-TIME
COMBINATION

Q118

82. What was the main reason that you took this program?

TO GET A JOB
TO GET A BETTER JOB/ANOTHER JOB
TO KEEP A JOB
TO DO MY PRESENT JOB BETTER
TO EARN MORE AT MY PRESENT JOB
PREREQUISITE FOR FURTHER EDUCATION
IT IS PART OF A CERTIFICATE, DIPLOMA, DEGREE OR LICENSE PROGRAM
FOR GENERAL SELF-IMPROVEMENT/INTERESTS
OTHER(ENTER OTHER INFORMATION)

Q119

83. What was the cost of tuition per year for this program?

[INTERVIEWER NOTE: IF LESS THAN ONE YEAR, ENTER COST OF WHOLE PROGRAM]

SECTION 9: FINANCING OF UNIVERSITY EDUCATION POST-99 DEGREE

Q161

84. [ASK ONLY IF HAD POST-ED] Were any of the following non-repayable resources used to finance your education following completion of your degree in 1999? [READ LIST, PAUSE FOR AN ANSWER ON EACH]

[INTERVIEWER NOTE: IF NEEDED, SPEAKING OF HOW YOU PAID FOR YOUR EDUCATION, DID YOU GET MONEY THAT DID NOT HAVE TO BE PAID BACK FROM...]

- A. family
- B. financial assistance from employers
- C. scholarships, bursaries, fellowships or other awards **CONTINUE IF YES**
- D. teaching assistantship
- E. your personal income from employment during the summer months
- F. your personal income during the school year
- G. government assistance other than student loans
- H. workers' compensation payments

SKIP TO Q88 IF RESPONSE TO SCHOLARSHIPS=NO, DON'T KNOW, REFUSED

Q162

85. Have you received a Canada Millennium Scholarship Foundation scholarship?

YES **CONTINUE**
NO **SKIP TO Q87**

Q163

86. What was the amount of that scholarship?

Q164

87. What is your best estimate of the total dollar value of any other scholarships, bursaries, fellowships or awards you received to finance your education or training since the last time you were interviewed in **[INTERVIEW MONTH]** 2001?

Q121

88. Did you borrow money from any sources, money that you had or have to repay, to finance any education or training you took since you graduated in 1999?

YES
NO

Q60A

89. **[FOR THOSE WHO SAID NO BORROW FOR 1999 DEGREE DURING THE 2001 INTERVIEW]** - In the next section I would like to ask about the financing of your education. In **[INTERVIEW MONTH]** 2001, you told us you did not borrow repayable funds for your 1999 degree, is that correct?

YES
NO **CORRECT**
IF NO BORROW AT ALL SKIP TO Q277; IF ONLY POST-ED BORROW SKIP TO Q93; ELSE, CONTINUE

Q60B
&
PRIN2

90. In the next section I would like to ask about the financing of your education. I will first ask you about the loans acquired from the government, then from banks and other financial institutions, then from family members and finally from any other sources. We would like to talk about each of these sources of loans separately.

If you received an amount from the government but cashed the cheque at a financial institution that would still be considered a government student loan.

SECTION 9A: GOVERNMENT STUDENT LOANS

Q60C,
C1&C2

91. In 2001, you told us you had borrowed **[GOV 1999 BORROW AMOUNT FROM 2001; IF ZERO SAY “NOTHING”]** from government sources to finance the programme you completed in 1999 **[IF ZERO MOVE TO NEXT SENTENCE]**, and at that time, you said you had **[GOV 1999 REPAY AMOUNT FROM 2001]** left to pay. Is this information correct?

YES CONTINUE

NO RECORD CORRECT INFORMATION, THEN CONTINUE

Q60D3

92. Have you started to repay your government loan for the education you completed in 1999?

YES CONTINUE

NO CONTINUE

Q122A

93. **[FOR THOSE WITH POST-ED]** How much did you borrow from government student loans for education you completed after your 1999 degree? **[RECORD AMOUNT; IF \$0 SKIP TO Q96 IF BORROWED FROM GOV FOR 1999 DEGREE; IF \$0 AND HAD NOT BORROWED FROM GOV FOR 1999 DEGREE SKIP TO Q135]**

Q12A3

94. Have you started to repay your government loan for the education you completed after your 1999 degree?

YES CONTINUE

NO SKIP TO Q96

Q12A2

95. Were these two government student loans consolidated into one debt payment or were they kept as separate loans with separate payments?

CONSOLIDATED SKIP TO Q123

KEPT SEPARATE CONTINUE

Q12A5

96. I would like to discuss your experiences with your government loans that you took out for the program you completed in 1999 **[CONTINUE TO NEXT SENTENCE IF HAD POST-ED BORROW; STOP HERE IF NOT]**. We will discuss the government loans you took out for education since then in a few minutes.

GOVERNMENT STUDENT LOANS - 1999 DEGREE

[ASK ONLY THOSE WHO BORROWED FOR 1999 ONLY OR WHO BORROWED FOR 1999 AND POST-1999 BUT KEPT THE LOANS SEPARATE]

Q61

97. How much do you have left to pay back now on the government student loan you took out for the program you completed in 1999?

IF ZERO, CONTINUE

IF Q97=GOV 1999 BORROW SKIP TO Q111

IF Q97<GOV 1999 BORROW AND NOT EQUAL TO 0 SKIP TO Q100

IF "DON'T KNOW/UNSURE" SKIP TO Q100

Q62
a,b

98. When did you finish paying off the government student loan? **[RECORD MONTH AND YEAR]**

Q63

99. What circumstances made it possible for you to pay off the loan over the past few years? **[DO NOT READ LIST, ACCEPT ALL RESPONSES]**

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS/LIVED AT HOME

HELP FROM SPOUSE

HELP FROM OTHER FAMILY

I MADE IT A PRIORITY/FINANCIAL PLAN

SAVED TO PAY IT OFF MORE QUICKLY

MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS

DID WITH LESS/MADE LIFESTYLE SACRIFICES

INHERITANCE

FOLLOWED SCHEDULE

REFINANCED THE LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK

SOLD LARGE ASSET (E.G. HOUSE)

REGULAR EMPLOYMENT/STEADY/FULL-TIME

NO SPECIAL CIRCUMSTANCES

OTHER (SPECIFY)

Q64
a&b

100. In what month and year did you start to repay your loan?

MONTH

YEAR

NOT STARTED TO REPAY

SKIP TO Q111

Q65

101. Were/Are your payments made monthly, bi-weekly, weekly, or by some other payment schedule?

MONTHLY **CONTINUE**
 BI-WEEKLY **CONTINUE**
 WEEKLY **CONTINUE**
 NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**
 OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS **CONTINUE**
 DON'T MAKE PAYMENTS **SKIP TO Q108**
 STILL AT SCHOOL AND NOT PAYING **SKIP TO Q108**
 DEFAULTED ON LOAN **SKIP TO Q110**
 REFUSED **SKIP TO Q108**
 DON'T KNOW **SKIP TO Q108**

- Q67** 102. Did/Does this payment include any other loans such as loans for other periods of education or some other sources?
- YES **CONTINUE**
 NO **SKIP TO Q105**
- Q68** 103. Does this payment include... **[READ LIST; ACCEPT ALL THAT APPLY]**
- a. Loans taken out to finance education that you completed prior to your 1999 program
SKIP TO Q105
- b. Loans taken out to finance education that you completed after your 1999 program
SKIP TO Q105
- c. Loans from sources other than government taken out to finance your 1999 program
CONTINUE
- d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q105**
- Q68b** 104. From your 1999 program, which source(s) did it include?
- GOVERNMENT LOANS
 LOANS FROM A BANK/FINANCIAL INSTITUTION
 FAMILY
 OTHER
- Q66** 105. What were/are your **[INSERT RESPONSE FROM Q101 OR READ “TYPICAL MONTHLY” IF NO FIXED PAYMENT/VARIED PAYMENTS]** payments?
- Q66b1** 106. **[ASK IF Q102=YES; ELSE SKIP TO Q108]** Are you able to tell us the amount of that payment that was just for your education for which you graduated in 1999?

YES CONTINUE
NO SKIP TO Q108

Q66b2

107. What is/was your payment that was just for your education for which you graduated in 1999?

Q69

108. According to the initial repayment schedule, when are/were you expected to be done repaying the government student loan you obtained for the program you graduated from in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

IF Q101 = “DON’T MAKE PAYMENTS” OR “STILL AT SCHOOL AND NOT PAYING” SKIP TO Q111

Q702

109. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q111

Q712

110. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: “INTEREST RELIEF” IS CONSIDERED AS PAYING ON TIME]

YES
NO

GOVERNMENT STUDENT LOANS - POST 1999 DEGREE

[ASK IF BORROWED FOR POST-1999 ONLY OR IF BORROWED FOR BOTH 1999 AND POST-1999 BUT THE LOANS ARE KEPT SEPARATE]

Q125

111. Now speaking of the government student loans that you have taken for your education since you graduated in 1999, as of today, what is the amount outstanding on your government student loan of \$ **[RECALL AMOUNT GOV POST-ED BORROWED]**

**IF GOV POST-ED BORROWED=GOV POST-ED OWE, SKIP TO Q122
ELSE, CONTINUE**

Q126
a&b

112. In what month and year did you start to repay money?

SKIP TO Q122 IF RESPONSE=NOT YET STARTED TO REPAY

SKIP TO Q114 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q111 > 0 OR DON'T KNOW
CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND AMOUNT OWED=0

Q127
a&b

113. In what month and year did you finish paying off this/these loans?

Q128a

114. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**

WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS CONTINUE

DON'T MAKE PAYMENTS SKIP TO Q121

STILL AT SCHOOL AND NOT PAYING SKIP TO Q121

DEFAULTED ON LOAN SKIP TO Q121

REFUSED SKIP TO Q130

DON'T KNOW SKIP TO Q130

Q128C

115. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**

NO **SKIP TO Q118**

Q128D

116. Does this payment include [READ LIST; ACCEPT ALL THAT APPLY]?

a. Loans taken out to finance education that you completed prior to your 1999 program?

SKIP TO Q118

b. Loans taken out to finance education that you completed after your 1999 program?

SKIP TO Q118

c. Loans from sources other than government taken out to finance your 1999 program?

CONTINUE

d. Personal loans (e.g., car loan, credit line, mortgage) **SKIP TO Q118**

Q128E

117. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS

LOANS FROM A BANK/FINANCIAL INSTITUTION

FAMILY
OTHER

Q128B

118. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ “TYPICAL MONTHLY” IF NO FIXED OR VARIED]** payments on the **[RECALL AMOUNT GOV POST-ED BORROWED]** you borrowed through government student loans?

Q129

119. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q121

Q130

120. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: “INTEREST RELIEF” IS CONSIDERED AS PAYING ON TIME]

YES
NO

Q131

121. According to the initial repayment schedule, in what year are/were you expected to be done repaying the government student loans you obtained for the education and training you completed since your degree in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO Q135

Q132

122. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT GOV POST-ED BORROWED]**

SKIP TO Q135

GOVERNMENT - CONSOLIDATED 1999 & POST-1999

[ASK ONLY THOSE WHO BORROWED FOR 1999 AND POST-1999 AND CONSOLIDATED THE LOANS]

C125

123. Now speaking of the consolidated government loans for your education, as of today, what is the amount outstanding on your government student loan of \$ **[RECALL AMOUNT GOV CONSOL BORROWED]**?

IF GOV CONSOL BORROW = GOV CONSOL OWE SKIP TO Q134; ELSE

CONTINUE

C126
a&b

124. In what month and year did you start to repay money?

SKIP TO Q134 IF RESPONSE=NOT YET STARTED TO REPAY
SKIP TO Q126 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q123
> 0 OR DON'T KNOW
CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND
AMOUNT OWED=0

C127
a&b

125. In what month and year did you finish paying off these loans?

126. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

C128A

MONTHLY CONTINUE
BI-WEEKLY CONTINUE
WEEKLY CONTINUE
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE CONTINUE
OTHER (SPECIFY) CONTINUE

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS CONTINUE
DON'T MAKE PAYMENTS SKIP TO Q133
STILL AT SCHOOL AND NOT PAYING SKIP TO Q133
DEFAULTED ON LOAN SKIP TO Q133
REFUSED SKIP TO Q130
DON'T KNOW SKIP TO Q130

C128C

127. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES CONTINUE
NO SKIP TO Q130

C128D

128. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?

- a. Loans taken out to finance education that you completed prior to your 1999 program?
SKIP TO Q130
b. Loans taken out to finance education that you completed after your 1999 program?
SKIP TO Q130
c. Loans from sources other than government taken out to finance your 1999 program?
CONTINUE
d. Personal loans (e.g., car loan, credit line, mortgage) **SKIP TO Q130**

C128E

129. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS
LOANS FROM A BANK/FINANCIAL INSTITUTION
FAMILY
OTHER

C128B

130. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ “TYPICAL MONTHLY” IF NOT FIXED OR VARIED]** payments on the **[RECALL AMOUNT GOV CONSOL BORROWED]** you borrowed through government student loans?

C129

131. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q133

C130

132. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: “INTEREST RELIEF” IS CONSIDERED AS PAYING ON TIME]

YES
NO

C131

133. According to the initial repayment schedule, in what year are/were you expected to be done repaying the government student loans you obtained for the education and training you completed since your degree in 1999? **SKIP TO Q135**

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

C132

134. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT GOV CONSOL BORROWED]** CONTINUE

SECTION 9B: BANKS AND OTHER FINANCIAL INSTITUTIONS

Q72 &
72A1 &
72A2

135. Now I would like to talk about loans you have received from banks and other financial institutions. In 2001, you told us you had borrowed **[FIN 1999 BORROW AMOUNT FROM 2001; IF ZERO SAY “NOTHING”]** from financial institutions to finance the programme you completed in 1999 **[IF ZERO MOVE TO NEXT SENTENCE]**, and at that time, you said you had **[FIN 1999 REPAY AMOUNT FROM 2001]**. Is this information correct?

YES
NO **RECORD CORRECT INFORMATION**

IF ZERO 1999 DEGREE BORROWING AND HAS POST-ED SKIP TO Q137; IF ZERO 1999 BORROWING AND NO POST-ED SKIP TO Q179; ELSE, CONTINUE

Q72D

136. Have you started to repay your financial institution loan for the education you completed in 1999?

YES
NO

Q122B

137. **[ASK ONLY IF HAS POST-ED]** How much did you borrow from private financial sources such as banks or credit unions for your education after you completed your 1999 program? **[RECORD AMOUNT; IF \$0 AND BORROWED FROM BANKS FOR 1999 DEGREE SKIP TO Q141; IF \$0 AND DID NOT BORROW FROM BANKS FOR 1999 DEGREE SKIP TO Q179]**

Q12B3

138. Have you started to repay your financial institution loan for the education you completed after your 1999 program?

YES **CONTINUE**
NO **SKIP TO Q141 IF ANY 1999 BANK BORROWING; SKIP TO Q155 IF JUST POST-ED BANK BORROWING**

Q12B2

139. Were these two financial institution student loans consolidated into one debt payment or were they kept as separate loans with separate payments?

CONSOLIDATED **SKIP TO Q167**
KEPT SEPARATE **CONTINUE**

Q12B5

140. I would like to discuss your experiences with your financial institution loans that you took out for the program you completed in 1999. We will discuss the loans you took out for education since then in a few minutes.

BANK STUDENT LOANS - 1999 DEGREE

[ASK ONLY THOSE WHO BORROWED FROM BANKS FOR THE 1999 DEGREE ONLY OR WHO BORROWED FOR BOTH THE 1999 AND POST-ED BUT KEPT THE LOANS SEPARATE]

Q73

141. How much do you have left to pay back now on the loan(s) you took out from financial institutions for the program you completed in 1999?

IF ZERO, CONTINUE

IF FIN 1999 BORROW = FIN 1999 OWE, SKIP TO Q155

IF "DON'T KNOW/UNSURE" SKIP TO Q144

Q74
a&b

142. When did you finish paying off the loan(s) you took out from financial institutions?
[RECORD MONTH AND YEAR]

Q75

143. What circumstances made it possible for you to pay off the loan over the past few years?
[DO NOT READ LIST, ACCEPT ALL RESPONSES]

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS/LIVED AT HOME

HELP FROM SPOUSE

HELP FROM OTHER FAMILY

I MADE IT A PRIORITY/FINANCIAL PLAN

SAVED TO PAY IT OFF MORE QUICKLY

MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS

DID WITH LESS/MADE LIFESTYLE SACRIFICES

INHERITANCE

FOLLOWED SCHEDULE

SOLD LARGE ASSET (E.G. HOUSE)

NO SPECIAL CIRCUMSTANCES

OTHER (SPECIFY)

Q76
a&b

144. In what month and year did you start to repay your loan?

MONTH

YEAR

NOT STARTED TO REPAY

SKIP TO Q155

Q77

145. Were/Are your payments made monthly, bi-weekly, weekly, or by some other payment schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**

WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS CONTINUE

DON'T MAKE PAYMENTS SKIP TO Q152

STILL AT SCHOOL AND NOT PAYING SKIP TO Q152

DEFAULTED ON LOAN **SKIP TO Q154**
REFUSED **SKIP TO Q152**
DON'T KNOW **SKIP TO Q152**

Q79

146. Did/Does this payment include any other loans such as loans for other periods of education or from other sources?

YES **CONTINUE**
NO **SKIP TO Q149**

Q80

147. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?

a. Loans taken out to finance education that you completed prior to your 1999 program
SKIP TO Q149
b. Loans taken out to finance education that you completed after your 1999 program
SKIP TO Q149
c. Loans from sources other than financial institutions taken out to finance your 1999 program **CONTINUE**
d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q149**

Q80B

148. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS
LOANS FROM A BANK/FINANCIAL INSTITUTION
FAMILY
OTHER

Q78

149. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED OR VARIED]** payments?

Q78B1

150. **[ASK IF Q146=YES; ELSE SKIP TO Q152]** Are you able to tell us the amount of that payment that was just for your education for which you graduated in 1999?

YES **CONTINUE**
NO **SKIP TO Q152**

Q78B2

151. What was/is your payment that was just for your education for which you graduated in 1999?

Q81

152. According to the initial repayment schedule, when are/were you expected to be done repaying the loan(s) you took out from financial institutions for the programme you graduated from in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO Q155 IF Q145 = "DON'T MAKE PAYMENTS" OR "STILL AT SCHOOL AND NOT PAYING" AND POST-ED FIN BORROW; SKIP TO Q179 IF Q145 = "DON'T MAKE PAYMENTS" OR "STILL AT SCHOOL AND NOT PAYING" AND NO POST-ED FIN BORROWING

Q822

153. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q155

Q832

154. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: "INTEREST RELIEF" IS CONSIDERED AS PAYING ON TIME]

YES
NO

BANK STUDENT LOANS - POST 1999 DEGREE

[ASK THOSE WITH POST-1999 FIN BORROWING ONLY OR IF BORROWED FROM BANKS FOR 1999 AND POST-1999 BUT KEPT THE LOANS SEPARATE]

Q133

155. Now thinking about the financing of your education since you graduated in 1999, as of today, what is the amount outstanding on your loan of \$ **[RECALL AMOUNT FIN POST-ED BORROWED]** from banks or other private lending institutions?

IF FIN POST-ED BORROW = FIN POST-ED OWE SKIP TO Q166; ELSE, CONTINUE

Q135
a&b

156. In what month and year did you start to repay money?

**SKIP TO Q166 IF RESPONSE=NOT YET STARTED TO REPAY
SKIP TO Q158 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q155 > 0 OR DON'T KNOW
CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND AMOUNT OWED=0**

Q136
a&b
Q137A

157. In what month and year did you finish paying off these loans?

158. Were/are your payments made monthly, biweekly, weekly or by some other payment

schedule?

MONTHLY **CONTINUE**
BI-WEEKLY **CONTINUE**
WEEKLY **CONTINUE**
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**
OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS **CONTINUE**
DON'T MAKE PAYMENTS **SKIP TO Q165**
STILL AT SCHOOL AND NOT PAYING **SKIP TO Q165**
DEFAULTED ON LOAN **SKIP TO Q165**
REFUSED **SKIP TO Q162**
DON'T KNOW **SKIP TO Q162**

Q137C

159. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**
NO **SKIP TO Q162**

Q137D

160. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?

a. Loans taken out to finance education that you completed prior to your 1999 program
SKIP TO Q162
b. Loans taken out to finance education that you completed after your 1999 program
SKIP TO Q162
c. Loans from sources other than financial institutions taken out to finance your 1999 program
CONTINUE
d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q162**

Q137E

161. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS
LOANS FROM A BANK/FINANCIAL INSTITUTION
FAMILY
OTHER

Q137B

162. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED PAYMENT OR VARIED]** payments on the **[RECALL AMOUNT FIN POST-ED BORROWED]** you borrowed from banks or other private lending institutions?

Q138

163. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q165

Q139

164. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: "INTEREST RELIEF" IS CONSIDERED AS PAYING ON TIME]

YES
NO

Q140

165. According to the initial repayment schedule, in what year are/were you expected to be done repaying the loans from financial institutions that you obtained for education and training after your degree in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO Q179

Q141

166. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT FIN POST-ED BORROWED]**

SKIP TO Q179

BANKS - CONSOLIDATED 1999 & POST-1999

[ASK ONLY THOSE WHO BORROWED FROM BANKS FOR THE 1999 DEGREE AND POST-1999 EDUCATION AND CONSOLIDATED THOSE TWO LOANS INTO ONE LOAN]

C133

167. Now thinking of the consolidated financing of your education, as of today, what is the amount outstanding on your loan of \$ **[RECALL AMOUNT FIN CONSOL BORROWED]** from banks or other private lending institutions?

IF FIN CONSOL BORROW=FIN CONSOL OWE SKIP TO Q178; ELSE CONTINUE

C135
a&b

168. In what month and year did you start to repay money?

**SKIP TO Q178 IF RESPONSE=NOT YET STARTED TO REPAY
SKIP TO Q170 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q167 > 0 OR DON'T KNOW**

**CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND
AMOUNT OWED=0**

C136
a&b

169. In what month and year did you finish paying off these loans?

C137A

170. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**

WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS **CONTINUE**

DON'T MAKE PAYMENTS **SKIP TO Q177**

STILL AT SCHOOL AND NOT PAYING **SKIP TO Q177**

DEFAULTED ON LOAN **SKIP TO Q177**

REFUSED **SKIP TO Q174**

DON'T KNOW **SKIP TO Q174**

C137C

171. Did/Does this payment include any other loans, such as loans from other sources?

YES **CONTINUE**

NO **SKIP TO Q174**

C137D

172. Does this payment include [READ LIST; ACCEPT ALL THAT APPLY]?

a. Loans taken out to finance education that you completed prior to your 1999 program?

SKIP TO Q174

b. Loans taken out to finance education that you completed after your 1999 program?

SKIP TO Q174

c. Loans from sources other than financial institutions taken out to finance your 1999 program? **CONTINUE**

d. Personal loans (e.g., car loan, credit line, mortgage) **SKIP TO Q174**

C137E

173. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS

LOANS FROM A BANK/FINANCIAL INSTITUTION

FAMILY

OTHER

C137B

174. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ “TYPICAL MONTHLY” IF NO FIXED PAYMENT OR VARIED]** payments on the **[RECALL AMOUNT FIN CONSOL BORROWED]** you borrowed from banks or other private lending institutions?

C138

175. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q177

C139

176. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

[INTERVIEWER NOTE: “INTEREST RELIEF” IS CONSIDERED AS PAYING ON TIME]

YES
NO

C140

177. According to the initial repayment schedule, in what year are/were you expected to be done repaying the loans you obtained from financial institutions that you obtained for the education and training you completed in 1999 and since then?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO Q179

C141

178. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT FIN CONSOL BORROWED]**

SECTION 9C: LOANS FROM FAMILY

Q84&
84A1&
84A2

179. Now I would like to talk to you about loans from family members. In 2001, you told us you had borrowed **[FAM 1999 BORROW AMOUNT FROM 2001; IF ZERO SAY NOTHING]** from family members to finance the program you completed in 1999 **[IF ZERO CONTINUE AT NEXT SENTENCE]** and at that time, you said you had **[FAM 1999 REPAY AMOUNT FROM 2001]** left to pay. Is this information correct?

YES
NO RECORD CORRECT INFORMATION

IF ZERO 1999 FAMILY BORROWING AND NO POST-ED, SKIP TO Q215; IF

ZERO 1999 FAMILY BORROWING AND HAS POST-ED, SKIP TO Q181; ELSE, CONTINUE

Q84D

180. Have you started to repay your loans from family members for the education you completed in 1999?

YES
NO

Q122C

181. **[POST-ED ONLY]** How much did you borrow from parents, spouses or other family members for education you completed after your 1999 degree? **[RECORD AMOUNT THEN CONTINUE IF >\$0; IF \$0 AND BORROWED FROM FAMILY FOR 1999 DEGREE SKIP TO Q185; IF \$0 AND DID NOT BORROW FROM FAMILY FOR 1999 DEGREE SKIP TO Q215]**

Q12C3

182. Have you started to repay your loans from family members for the education you completed after your 1999 program?

YES CONTINUE
NO **SKIP TO Q184 IF BORROWED FROM FAMILY FOR BOTH THE 1999 DEGREE AND POST-1999 EDUCATION; SKIP TO Q197 IF ONLY BORROWED FROM FAMILY FOR POST-1999 EDUCATION**

Q12C2

183. Were these two loans from family members consolidated into one debt payment or were they kept as separate loans with separate payments?

CONSOLIDATED **SKIP TO Q206**
KEPT SEPARATE CONTINUE

Q12C5

184. I would like to discuss your experiences with your loans from family members that you took out for the program you completed in 1999. We will discuss the loans you took out for education since then in a few minutes.

FAMILY LOANS - 1999 DEGREE

[ASK IF BORROWED FROM FAMILY FOR THE 1999 DEGREE ONLY OR IF BORROWED FROM FAMILY FOR BOTH THE 1999 DEGREE AND POST-ED BUT KEPT THE LOANS SEPARATE]

Q85

185. How much do you have left to pay back now on the loan(s) from family members for the program you completed in 1999?

IF ZERO, CONTINUE
[IF FAM 1999 BORROW = Q185: SKIP TO Q197 IF HAVE POST 1999 FAM BORROW; SKIP TO Q215 IF DON'T HAVE POST 1999 FAM BORROW]
IF FAM 1999 BORROW >Q185 AND NOT EQUAL TO \$0 SKIP TO Q188
IF "DON'T KNOW/UNSURE" SKIP TO Q.64

Q86
a&b

186. When did you finish paying off the loan(s) you had from family members? **[RECORD MONTH AND YEAR]**

Q87

187. What circumstances made it possible for you to pay off the loan over the past few years? **[DO NOT READ LIST, ACCEPT ALL RESPONSES]**

GOVERNMENT ASSISTANCE PROGRAMS
HIGH PAYING JOB
HELP FROM PARENTS
HELP FROM SPOUSE
HELP FROM OTHER FAMILY
I MADE IT A PRIORITY/FINANCIAL PLAN
SAVED TO PAY IT OFF MORE QUICKLY
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS
DID WITH LESS/MADE LIFESTYLE SACRIFICES
INHERITANCE
FOLLOWED SCHEDULE
FAMILY FORGAVE LOAN
REFINANCED THE LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK
SOLD LARGE ASSET (E.G. HOUSE)
NO SPECIAL CIRCUMSTANCES
OTHER (SPECIFY)

Q88
a&b

188. In what month and year did you start to repay your loan?

MONTH
YEAR

NOT STARTED TO REPAY

SKIP TO Q197 IF POST-BORROW; SKIP TO Q215 IF NO POST-BORROW

Q89

189. Were/Are your payments made monthly, bi-weekly, weekly, or by some other payment schedule?

MONTHLY **CONTINUE**
BI-WEEKLY **CONTINUE**
WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

LUMP SUM PAYMENT/PAID ALL AT ONCE **SKIP TO Q197**

OTHER (SPECIFY) **CONTINUE**

DON'T MAKE PAYMENTS **SKIP TO Q196**

STILL AT SCHOOL AND NOT PAYING **SKIP TO Q196**

DEFAULTED ON LOAN **SKIP TO Q197**

REFUSED
DON'T KNOW

SKIP TO Q196
SKIP TO Q196

Q89B

190. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**
NO **SKIP TO Q193**

Q89C

191. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?

a. Loans taken out to finance education that you completed prior to your 1999 program?

SKIP TO Q193

b. Loans taken out to finance education that you completed after your 1999 program?

SKIP TO Q193

c. Loans from sources other than family taken out to finance your 1999 program?

CONTINUE

d. Personal loans (e.g., car loan, credit line, mortgage) **SKIP TO Q193**

Q89D

192. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS

LOANS FOR A BANK/FINANCIAL INSTITUTION

FAMILY

OTHER

Q90

193. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NOT FIXED]** payments? **[RECORD DOLLAR AMOUNT]**

Q90B1

194. **[ASK IF Q190=YES, ELSE SKIP TO Q196]** Are you able to tell us the amount of that payment that was just for your education for which you graduated in 1999?

YES **CONTINUE**
NO **SKIP TO Q196**

Q90B2

195. What were/are your **[INSERT FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payments just for your education for which you graduated in 1999?

Q91

196. What year are/were you expected to be done repaying the loan(s) from family members you obtained for the program you graduated from in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

LOANS FROM FAMILY - POST 1999 DEGREE

**[ASK ONLY IF BORROWED FROM FAMILY FOR POST-1999 EDUCATION ONLY
OR IF BORROWED FOR BOTH THE 1999 AND POST-1999 EDUCATION BUT KEPT
THE LOANS SEPARATE]**

Q143

197. Now thinking about financing your education after your degree in 1999, of the loan of **[RECALL AMOUNT FAM POST-ED BORROWED]** from family members, how much is left to be paid back?

**IF BORROW > OWE, CONTINUE
IF BORROW=OWE SKIP TO Q205**

Q144
a&b

198. In what month and year did you start to repay money?

**SKIP TO Q205 IF RESPONSE=NOT YET STARTED TO REPAY
SKIP TO Q200 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q197
> 0 OR DON'T KNOW
CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND
AMOUNT OWED=0**

Q145
a&b

199. In what month and year did you finish paying off these loans?

200. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

Q146A

**MONTHLY CONTINUE
BI-WEEKLY CONTINUE
WEEKLY CONTINUE
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE CONTINUE
OTHER (SPECIFY) CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS	CONTINUE
DON'T MAKE PAYMENTS	SKIP TO Q205
STILL AT SCHOOL AND NOT PAYING	SKIP TO Q205
DEFAULTED ON LOAN	SKIP TO Q205
REFUSED	SKIP TO Q204
DON'T KNOW	SKIP TO Q204

Q146C

201. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

**YES CONTINUE
NO SKIP TO Q204**

Q146D

202. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?
- a. Loans taken out to finance education that you completed prior to your 1999 program?
SKIP TO Q204
 - b. Loans taken out to finance education that you completed after your 1999 program?
SKIP TO Q204
 - c. Loans from sources other than family taken out to finance your 1999 program?
CONTINUE
 - d. Personal loans (e.g., car loan, credit line, mortgage) **SKIP TO Q204**

Q146E

203. From your 1999 program, which source(s) did it include?

Q146B

204. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payments on the **[RECALL AMOUNT FAM POST-ED BORROWED]** you borrowed from family members?

SKIP TO Q215

Q147

205. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT FAM POST-ED BORROWED]**

SKIP TO Q215

LOANS FROM FAMILY - CONSOLIDATED 1999 & POST-1999

[ASK ONLY THOSE WHO BORROWED FROM FAMILY FOR THE 1999 DEGREE AND POST-ED AND CONSOLIDATED THE LOANS]

C143

206. Now thinking about financing your education, of the consolidated loan of **[RECALL AMOUNT FAM CONSOL BORROWED]** from family members, how much is left to be paid back?

IF Q206 = FAM CONSOL BORROW, SKIP TO Q214; ELSE, CONTINUE

C144
a&b

207. In what month and year did you start to repay money?
- SKIP TO Q214 IF RESPONSE=NOT YET STARTED TO REPAY**
SKIP TO Q209 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q206 > 0 OR DON'T KNOW
CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND AMOUNT OWED=0

C145
a&b
C146A

208. In what month and year did you finish paying off these loans?
209. Were/are your payments made monthly, biweekly, weekly or by some other payment

schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**

WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS

CONTINUE

DON'T MAKE PAYMENTS **SKIP TO Q214**

STILL AT SCHOOL AND NOT PAYING **SKIP TO Q214**

DEFAULTED ON LOAN **SKIP TO Q214**

REFUSED **SKIP TO Q213**

DON'T KNOW **SKIP TO Q213**

C146C

210. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**

NO **SKIP TO Q213**

C146D

211. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**

a. Loans taken out to finance education that you completed prior to your 1999 program
SKIP TO Q213

b. Loans taken out to finance education that you completed after your 1999 program
SKIP TO Q213

c. Loans from sources other than family taken out to finance your 1999 program
CONTINUE

d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q213**

C146E

212. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS

LOANS FROM A BANK/FINANCIAL INSTITUTION

FAMILY

OTHER

C146B

213. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payments on the **[RECALL AMOUNT FAM CONSOL BORROWED]** you borrowed from family members?

SKIP TO Q215

C147

214. When do you expect to start making payments on this loan of **[RECALL AMOUNT FAM CONSOL BORROWED]**?

SECTION 9D: LOANS FROM OTHER SOURCES

Q92 &
92A1 &
92A2

215. Now I would like to talk to you about loans you have received from other sources. In 2001, you told us you had borrowed **[OTHER 1999 BORROW AMOUNT FROM 2001; IF ZERO SAY "NOTHING"]** from other sources to finance the program you completed in 1999 **[IF ZERO CONTINUE AT NEXT SENTENCE]**, and at that time, you said you had **[OTHER 1999 REPAY AMOUNT FROM 2001]**. Is this information correct?

YES

NO **RECORD CORRECT INFORMATION**

[IF ZERO AND NO POST-ED SKIP TO SECTION 9E: CONFIRMATION OF LOAN INFORMATION]

**IF ZERO AND HAS POST-ED SKIP TO Q236
ELSE, CONTINUE**

Q92D

216. Have you started to repay your loans from other sources for the education you completed in 1999?

YES

NO

IF NO POST-ED SKIP TO Q222; IF YES POST-ED CONTINUE

Q122D

217. **[ASK ONLY THOSE WITH POST-ED]** How much did you borrow from any other sources for your education after you completed your 1999 degree? **[RECORD AMOUNT; IF \$0 AND BORROWED FROM OTHER SOURCES FOR THE 1999 DEGREE SKIP TO Q222; IF \$0 AND DID NOT BORROW FROM OTHER SOURCES FOR THE 1999 DEGREE SKIP TO SECTION 9E: CONFIRMATION OF LOAN INFORMATION; ELSE CONTINUE]**

Q122E

218. What are those other sources? **[SPECIFY]**

FINANCIAL INVESTMENT
THROUGH EMPLOYER/WORKPLACE PROGRAM
OTHER (SPECIFY)

Q12D3

219. Have you started to repay your loan from those sources for the education you completed after your 1999 degree?

YES CONTINUE

NO [SKIP TO Q221 IF BORROWED FROM OTHER SOURCES TO FINANCE THE 1999 DEGREE; SKIP TO Q236 IF ONLY BORROWED FROM OTHER SOURCES FOR THE POST-99 DEGREE]

Q12D2

220. Were these two loans from other sources consolidated into one debt payment or were they kept as separate loans with separate payments?

CONSOLIDATED SKIP TO Q248

KEPT SEPARATE CONTINUE

Q12D5

221. I would like to discuss your experiences with your loans from other sources that you took out for the program you completed in 1999. We will discuss the loans you took out for education since then in a few minutes.

OTHER LOANS - 1999 DEGREE

[ASK ONLY THOSE WHO BORROWED FROM OTHER SOURCES FOR THE 1999 DEGREE ONLY OR WHO BORROWED FOR THE 1999 DEGREE AND POST-ED BUT KEPT THE LOANS SEPARATE]

Q93

222. How much do you have left to pay back now on the loan you took out from other sources for the program you completed in 1999?

IF ZERO, CONTINUE

[IF OTHER 1999 BORROW = Q222: SKIP TO Q236 FOR THOSE WHO BORROWED FOR POST-ED; SKIP TO CONFIRMATION OF LOANS FOR THOSE WHO BORROWED FROM OTHER SOURCES ONLY FOR THE 1999 DEGREE]

IF OTHER 1999 BORROW > Q222 AND NOT EQUAL TO 0, SKIP TO Q225
IF "DON'T KNOW/UNSURE" SKIP TO Q.64

Q94
a&b

223. When did you finish paying off the loans you took out from other sources? [RECORD MONTH AND YEAR]

Q95

224. What circumstances made it possible for you to pay off the loan over the past few years? [DO NOT READ LIST, ACCEPT ALL RESPONSES]

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS/LIVED AT HOME

HELP FROM SPOUSE

HELP FROM OTHER FAMILY

I MADE IT A PRIORITY/FINANCIAL PLAN

SAVED TO PAY IT OFF MORE QUICKLY
 MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS
 DID WITH LESS/MADE LIFESTYLE SACRIFICES
 INHERITANCE
 FOLLOWED SCHEDULE
 REFINANCED THE LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK
 SOLD LARGE ASSET (E.G. HOUSE)
 REGULAR EMPLOYMENT/STEADY/FULL-TIME
 NO SPECIAL CIRCUMSTANCES
 OTHER (SPECIFY)

Q96
a&b

225. In what month and year did you start to repay your loan?

MONTH
 YEAR

CONTINUE

NOT STARTED TO REPAY [**SKIP TO Q236 IF BORROWED FROM OTHER
 SOURCES FOR POST-ED; ELSE, SKIP TO CONFIRMATION OF LOAN
 INFORMATION**]

Q97

226. Were/Are your payments made monthly, bi-weekly, weekly, or by some other payment schedule?

MONTHLY **CONTINUE**
 BI-WEEKLY **CONTINUE**
 WEEKLY **CONTINUE**
 NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**
 OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS **CONTINUE**

DON'T MAKE PAYMENTS **SKIP TO Q233**
 STILL AT SCHOOL AND NOT PAYING **SKIP TO Q233**
 DEFAULTED ON LOAN **SKIP TO Q235**
 REFUSED **SKIP TO Q233**
 DON'T KNOW **SKIP TO Q233**

Q99

227. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**
 NO **SKIP TO Q230**

Q100

228. Does this payment include **[READ LIST; ACCEPT ALL TAT APPLY]**?
- a. Loans taken out to finance education that you completed prior to your 1999 program **SKIP TO Q230**
 - b. Loans taken out to finance education that you completed after your 1999 program **SKIP TO Q230**
 - c. Loans from sources other than government, banks or family taken out to finance your 1999 program **CONTINUE**
 - d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q230**

Q100B

229. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS

LOANS FROM A BANK/FINANCIAL INSTITUTION

FAMILY

OTHER

Q98

230. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payments? **[RECORD DOLLAR AMOUNT]**

Q98B1

231. **[IF YES IN Q227; ELSE SKIP TO Q233]** Are you able to tell us the amount of that payment that was just for your education for which you graduated in 1999?

YES **CONTINUE**

NO **SKIP TO Q233**

Q98B2

232. What is/was your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payment that was just for your education for which you graduated in 1999?

Q101

233. According to the initial repayment schedule, when are/were you expected to be done repaying the loan(s) you took out from other sources for the program you graduated from in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

IF DON'T MAKE PAYMENTS/STILL IN SCHOOL FOR Q226, SKIP TO Q236

Q1022

234. Have you had any difficulty in meeting the repayment schedule for this loan?

YES **CONTINUE**

NO **SKIP TO Q236**

Q1032

235. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES

NO

OTHER LOANS - POST 1999 DEGREE

[ASK ONLY THOSE WHO BORROWED FROM OTHER SOURCES FOR THEIR POST-99 EDUCATION ONLY OR WHO BORROWED FROM OTHER SOURCES FOR BOTH THE 1999 DEGREE AND POST-ED BUT KEPT THE LOANS SEPARATE]

Q148

236. Now turning to your loan of **[RECALL AMOUNT OTHER POST-ED BORROWED]** from other sources for education or training since 1999, how much, in total, is left to be paid back on these loans?

IF ZERO OR BORROW>\$0 CONTINUE; ELSE SKIP TO Q247

Q150
a&b

237. In what month and year did you start to repay money?

MONTH

YEAR

SKIP TO Q247 IF RESPONSE=NOT YET STARTED TO REPAY

SKIP TO Q239 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q236 > 0 OR DON'T KNOW

CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND AMOUNT OWED=0

Q151
a&b

238. In what month and year did you finish paying off these loans?

MONTH

YEAR

Q152A

239. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**

WEEKLY **CONTINUE**

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**

OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS CONTINUE

DON'T MAKE PAYMENTS	SKIP TO Q246
STILL AT SCHOOL AND NOT PAYING	SKIP TO Q246
DEFAULTED ON LOAN	SKIP TO Q246
REFUSED	SKIP TO Q243
DON'T KNOW	SKIP TO Q243

Q152C

240. Did/Does this payment include any other loans, such as loans for other periods of education or from other sources?

YES **CONTINUE**
NO **SKIP TO Q243**

Q152D

241. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?

- a. Loans taken out to finance education that you completed prior to your 1999 program?
SKIP TO Q243
- b. Loans taken out to finance education that you completed after your 1999 program?
SKIP TO Q243
- c. Loans from sources other than government, banks or family taken out to finance your 1999 program? **CONTINUE**
- d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q243**

Q152E

242. From your 1999 program, which source(s) did it include?

GOVERNMENT LOANS
LOANS FROM A BANK/FINANCIAL INSTITUTION
FAMILY
OTHER

Q152B

243. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED OR VARIED]** payments on the **[RECALL AMOUNT OTHER POST-ED BORROWED]** you borrowed from other sources?

Q153

244. Have you had any difficulty in meeting the repayment schedule for this loan?

YES **CONTINUE**
NO **SKIP TO Q246**

Q154

245. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES
NO

Q155

246. According to the initial repayment schedule, in what year are/were you expected to be done repaying the **[RECALL AMOUNT OTHER POST-ED BORROWED]** you borrowed from other sources for education and training since your degree in 1999?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO SECTION 9E: CONFIRMATION OF LOAN INFORMATION

Q156

247. When do you expect to start making payments on this loan of \$ **[RECALL AMOUNT OTHER POST-ED BORROWED]**

SKIP TO SECTION 9E: CONFIRMATION OF LOAN INFORMATION

OTHER LOANS - CONSOLIDATED 1999 & POST-1999

[ASK FOR THOSE WHO BORROWED FROM OTHER SOURCES FOR THEIR 1999 DEGREE AND POST-ED AND CONSOLIDATED THE TWO LOANS]

C148

248. Now turning to your consolidated loans of **[RECALL AMOUNT OTHER CONSOL BORROWED]** from other sources for education or training, how much, in total, is left to be paid back on these loans?

IF Q248=OTHER CONSOL BORROWED SKIP TO Q259; ELSE CONTINUE

C150
a&b

249. In what month and year did you start to repay money?

MONTH
YEAR

SKIP TO Q259 IF RESPONSE=NOT YET STARTED TO REPAY

SKIP TO Q251 IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND Q248 > 0 OR DON'T KNOW

CONTINUE IF RESPONSE=1990-2004, DON'T KNOW, REFUSED AND AMOUNT OWED=0

C151
a&b

250. In what month and year did you finish paying off these loans?

MONTH
YEAR

C152A

251. Were/are your payments made monthly, biweekly, weekly or by some other payment schedule?

MONTHLY **CONTINUE**

BI-WEEKLY **CONTINUE**
WEEKLY **CONTINUE**
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **CONTINUE**
OTHER (SPECIFY) **CONTINUE**

VARIED SCHEDULE WITH DIFFERENT INSTITUTIONS **CONTINUE**

DON'T MAKE PAYMENTS **SKIP TO Q258**

STILL AT SCHOOL AND NOT PAYING **SKIP TO Q258**

DEFAULTED ON LOAN **SKIP TO Q258**

REFUSED **SKIP TO Q255**

DON'T KNOW **SKIP TO Q255**

C152C 252. Did/Does this payment include any other loans, such as loans from other sources?
YES **CONTINUE**
NO **SKIP TO Q255**

C152D 253. Does this payment include **[READ LIST; ACCEPT ALL THAT APPLY]**?
a. Loans taken out to finance education that you completed prior to your 1999 program
SKIP TO Q255
b. Loans taken out to finance education that you completed after your 1999 program?
SKIP TO Q255
c. Loans from sources other than government, banks or family taken out to finance your
1999 program **CONTINUE**
d. Personal loans (e.g., car loan, credit line, mortgage)? **SKIP TO Q255**

C152E 254. From your 1999 program, which source(s) did it include?
GOVERNMENT LOANS
LOANS FROM A BANK/FINANCIAL INSTITUTION
FAMILY
OTHER

C152B 255. What were/are your **[INSERT RESPONSE FROM ABOVE OR READ "TYPICAL MONTHLY" IF NO FIXED]** payments on the **[RECALL AMOUNT OTHER CONSOL BORROWED]** you borrowed from other sources?

C153 256. Have you had any difficulty in meeting the repayment schedule for this loan?
YES **CONTINUE**
NO **SKIP TO Q258**

C154

257. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES

NO

C155

258. According to the initial repayment schedule, in what year are/were you expected to be done repaying the **[RECALL AMOUNT OTHER CONSOL BORROWED]** you borrowed from other sources for education and training in 1999 and since then?

[INTERVIEWER NOTE: RECORD YEAR NOT WHEN IT WAS OR WILL BE PAID OFF BUT WHEN IT WAS ORIGINALLY EXPECTED TO BE PAID OFF]

SKIP TO SECTION 9E: CONFIRMATION OR LOAN INFORMATION

C156

259. When do you expect to start making payments on this loan of **[RECALL AMOUNT OTHER CONSOL BORROWED]**?

SKIP TO SECTION 9E: CONFIRMATION OR LOAN INFORMATION

SECTION 9E: CONFIRMATION OF LOAN INFORMATION

1999 DEBT

Q104
A-D

260. I want to confirm the information you have provided. You have the following debt outstanding for the degree you completed in 1999...

\$ **IMPORT 1999 GOV OWE**

for government student loans

\$ **IMPORT 1999 FIN OWE**

on loans to banks or other private lending institutions

\$ **IMPORT 1999 FAM OWE**

from parents or other family members and

\$ **IMPORT 1999 OTHER OWE**

from other sources.

For a total outstanding debt of \$ **IMPORT 1999 SUM OWE**

CONFIRM AND CONTINUE

Q70

261. **[ASK IF HAD BEEN IN REPAYMENT; ELSE SKIP TO POST-99 LOAN CONFIRMATION OR SECTION 10]** Which one of the following best describes your overall experience with the repayment of your loans for your 1999 degree? Have the payments...

[INTERVIEWER NOTE: READ LIST IN ORDER - ACCEPT ONE RESPONSE ONLY; "INTEREST RELIEF" IS CONSIDERED AS PAYING ON TIME]

always been made on time	SKIP TO Q262V IF HAD BORROWED FOR POST-ED; SKIP TO Q269 IF NO POST-ED BORROWING
occasionally been missed	CONTINUE
often been 1 or 2 payments behind	CONTINUE
been missed for 3 months or longer at a time	CONTINUE
been stopped a few times	CONTINUE
been stopped altogether?	CONTINUE
 NOT YET STARTED	 SKIP TO Q262V IF HAD BORROWED FOR POST-ED; SKIP TO SECTION 10 IF NO POST-ED BORROWING

262. What is the main reason for this? **[PROBE - ACCEPT ONE ANSWER ONLY]** Are there any other reasons? **[PROBE - ACCEPT UP TO TWO ANSWERS]**

Q71
a&b

SELF:

UNSTABLE WORK/SOURCE OF INCOME
 INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT
 UNEXPECTED/UNPREDICTED EXPENSES
 UNEMPLOYED
 OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)
 MATERNITY/PATERNITY LEAVE
 OTHER (ENTER OTHER INFORMATION)
 NO PARTICULAR REASON

SPOUSE:

UNSTABLE WORK/SOURCE OF INCOME
 INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT
 UNEXPECTED/UNPREDICTED EXPENSES
 UNEMPLOYED
 OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)
 MATERNITY/PATERNITY LEAVE
 OTHER (ENTER OTHER INFORMATION)
 NO PARTICULAR REASON

Q123

262V. **[ASK IF HAD 1999 AND POST-ED BORROWING BUT KEPT THE LOANS SEPARATE]** The information indicates that you accumulated repayable loans of **\$IMPORT SUM POST-ED BORROW** to finance additional education and training since your degree in 1999. Is that an accurate estimate?
CONTINUE TO POST-1999 CONFIRMATION

POST-1999 DEBT

Q157
A-D

263. I want to confirm the information you have provided. You have the following debt outstanding for the degree you completed after your 1999 program ...

\$ IMPORT POST-ED GOV OWE	for government student loans
\$ IMPORT POST-ED FIN OWE	on loans to banks or other private lending institutions
\$ IMPORT POST-ED FAM OWE	from parents or other family members and
\$ IMPORT POST-ED OTHER OWE	from other sources.

For a total outstanding debt of \$ **IMPORT POST-ED SUM OWE**

Q158

264. **[ASK IF HAD BEEN IN REPAYMENT; SKIP TO SECTION 10 IF NEVER IN REPAYMENT; SKIP TO Q269 IF HAD BEEN IN REPAYMENT FOR THE 1999 DEGREE ONLY]** Which one of the following best describes your overall experience with the repayment of your loans for education and training after your degree in 1999? Have the payments...

[INTERVIEWER NOTE: READ LIST IN ORDER - ACCEPT ONE RESPONSE ONLY; "INTEREST RELIEF" IS CONSIDERED AS PAYING ON TIME]

always been made on time **SKIP TO Q269**
occasionally been missed
often been 1 or 2 payments behind
been missed for 3 months or longer at a time
been stopped a few times
been stopped altogether?

NOT YET STARTED **SKIP TO SECTION 10 IF NEVER IN REPAYMENT;
SKIP TO Q269 IF HAD BEEN IN REPAYMENT FOR
THE 1999 DEGREE ONLY**

Q159
a&b

265. What is the main reason for this? **[PROBE - ACCEPT ONE ANSWER ONLY]** Are there any other reasons? **[PROBE - ACCEPT UP TO TWO ANSWERS]**

SELF:
UNSTABLE WORK/SOURCE OF INCOME
INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT
UNEXPECTED/UNPREDICTED EXPENSES
UNEMPLOYED
OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)
MATERNITY/PATERNITY LEAVE
OTHER (ENTER OTHER INFORMATION)

NO PARTICULAR REASON

SPOUSE:

UNSTABLE WORK/SOURCE OF INCOME

INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT

UNEXPECTED/UNPREDICTED EXPENSES

UNEMPLOYED

OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)

MATERNITY/PATERNITY LEAVE

OTHER (ENTER OTHER INFORMATION)

NO PARTICULAR REASON

CONSOLIDATED DEBT

C157
A-D

266. I want to confirm the information you have provided. You have the following debt outstanding for education and training you completed in 1999 and since then ...

\$ **IMPORT CONSOL GOV OWE**

for government student loans

\$ **IMPORT CONSOL FIN OWE**

on loans to banks or other private lending institutions

\$ **IMPORT CONSOL FAM OWE**

from parents or other family members and

\$ **IMPORT CONSOL OTHER OWE**

from other sources.

For a total outstanding debt of \$ **IMPORT CONSOL SUM OWE**

C158

267. **[ASK IF HAD BEEN IN REPAYMENT; ELSE, SKIP TO SECTION 10]** Which one of the following best describes your overall experience with the repayment of your loans? Have the payments...

[INTERVIEWER NOTE: READ LIST IN ORDER - ACCEPT ONE RESPONSE ONLY; "INTEREST RELIEF" IS CONSIDERED AS PAYING ON TIME]

always been made on time **SKIP TO Q269**

occasionally been missed

often been 1 or 2 payments behind

been missed for 3 months or longer at a time

been stopped a few times

been stopped altogether?

NOT YET STARTED

SKIP TO SECTION 10

C159
a&b

268. What is the main reason for this? **[PROBE - ACCEPT ONE ANSWER ONLY]** Are there any other reasons? **[PROBE - ACCEPT UP TO TWO ANSWERS]**

SELF:

UNSTABLE WORK/SOURCE OF INCOME

INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT

UNEXPECTED/UNPREDICTED EXPENSES

UNEMPLOYED

OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)

MATERNITY/PATERNITY LEAVE

OTHER (ENTER OTHER INFORMATION)

NO PARTICULAR REASON

SPOUSE:

UNSTABLE WORK/SOURCE OF INCOME

INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT

UNEXPECTED/UNPREDICTED EXPENSES

UNEMPLOYED

OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)

MATERNITY/PATERNITY LEAVE

OTHER (ENTER OTHER INFORMATION)

NO PARTICULAR REASON

Q160

269. Thinking about your overall experience, have any of the following individuals helped you to repay your debt from education?

YES

NO

Parents

a spouse

other family members

an employer

or someone else [ENTER OTHER INFORMATION]

SECTION 10: GOVERNMENT ASSISTANCE PROGRAMS

[ASK ALL WHO BORROWED MONEY FROM GOVERNMENT (EITHER 1999 OR POST-ED); ELSE SKIP TO Q277 - SECTION 11]

Q165

270. Are you aware of any government assistance programs that help graduates repay their student loans?

YES **CONTINUE**

NO **SKIP TO Q275**

Q166

271. Which programs do you know or have you heard of? [DO NOT READ LIST, PROBE –

ACCEPT ALL RESPONSES]

Loan Remission program
Interest Relief program
Income-based Reduction program
Loan Forgiveness Program
Debt Repayment Assistance Program
Debt Reduction programs
Other (Specify)

Q167

272. Have you ever applied for any of these programs?

Yes **CONTINUE**
No **SKIP TO Q275**

Q168

273. Was your application successful?

Yes **CONTINUE**
No **SKIP TO Q275**

Q169

274. With which program or programs? [**DO NOT READ LIST, PROBE - ACCEPT ALL ANSWERS]**

Loan Remission program
Interest Relief program
Income-based Reduction program
Loan Forgiveness Program
Debt Repayment Assistance Program
Debt Reduction programs
Other (Specify)

Q170

275. Are/Did your parents or other family members helping/help you in repaying your government student loan?

YES **CONTINUE**
NO **SKIP TO Q277**

Q170B

276. Are you expected to repay this assistance from your parents or other family members?

SECTION 11: INFORMATION ON UNIVERSITY EXPERIENCE

Q171

277. Now, thinking about all we've discussed in this survey, if you could do it over again, would you choose to go to university or not go to university? Please use a 5-point scale

where 1 means you'd definitely choose NOT to go to university and 5 means you'd definitely choose to go.

1 DCN	2	3	4	5 DCT
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Q172 &
172a&b

278. Thinking about employment in general, how important is it that any job you get be related to your field of study or specialization ..**[READ ONE LIST IN ORDER - RANDOMIZE]**

very important
important
not very important
not at all important?

OR

not at all important
not very important
important
very important?

Q173

279. And, if you could choose again, would you select the same field of study or specialization for the degree that you completed in 1999?

Yes **SKIP TO Q281**
No **CONTINUE**
Don't know **SKIP TO Q282**
Refused **SKIP TO Q282**

Q174

280. What is the main reason you would not select the same field of study? **[DO NOT READ LIST, PROBE – ACCEPT ALL ANSWERS]**

THIS FIELD WASN'T MY FIRST CHOICE
COULDN'T FIND WORK IN MY FIELD
NOT SATISFIED WITH CURRENT JOB
NOT SATISFIED WITH SALARY IN CURRENT JOB
DEGREE/COURSE NOT ACKNOWLEDGED BY EMPLOYER/NOT GIVEN
ENOUGH CREDIT
CHANGE OF INTEREST
NOT SATISFIED WITH MY CHOICE OF FIELD OF STUDY
DEGREE IS TOO COMMON - NOT ENOUGH TO GET EMPLOYMENT
OTHER **[ENTER OTHER INFORMATION]**
DON'T KNOW

SKIP TO Q282

Q175
a&b

281. What is the main reason you would choose the same field of study? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]** Are there any other reasons? **[DO NOT READ LIST, PROBE – ACCEPT UP TO TWO ANSWERS]**

SATISFIED WITH JOB/CAREER
SATISFIED WITH SALARY
GOOD PROGRAM (GENERAL - UNSPECIFIED MENTION FROM RESPONENT)
PROGRAM USEFUL ON JOB MARKET
PERSONAL INTEREST IN FIELD OF STUDY

OTHER [ENTER OTHER INFORMATION]
DON'T KNOW

Q176

282. If you could choose again, would you have gone to the same school or institution?

Yes **SKIP TO Q284**
No **CONTINUE**
Refused **SKIP TO Q285**
Don't know **SKIP TO Q285**

Q177

283. What is the main reason you would not select the same school or institution? [**DO NOT READ LIST, PROBE – ACCEPT ALL ANSWERS**]

COST RELATED TO EDUCATION
WOULD PREFER TO STUDY CLOSER TO MY HOME
DID NOT LIKE THE QUALITY OF TEACHING
DID NOT LIKE THE INSTITUTION'S FACILITIES
INSTITUTION DOES NOT HAVE FIELD OF STUDY I WANT
NO CO-OP PROGRAM OFFERED IN MY FIELD
SCHOOL TOO BIG
SCHOOL TOO SMALL
LOW RECOGNITION/REPUTATION OF UNIVERSITY
OTHER PROGRAMS WOULD HAVE BEEN MORE SUITED/PREFERRED (E.G.,
SHORTER PROGRAM, COLLEGE-LEVEL)
WOULD HAVE PREFERRED TO LEAVE PROVINCE/HOME
ADMINISTRATIVE STAFF PROBLEMS

OTHER [SPECIFY]
DON'T KNOW
REFUSED

SKIP TO Q285

Q178
a&b

284. What is the main reason you would select the same school or institution? [**DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY**] Are there any other reasons? [**DO NOT READ LIST, PROBE – ACCEPT UP TO TWO ANSWERS**]

INSTITUTION HAS GOOD FACILITIES

INSTITUTION HAS GOOD PROGRAM/DEPARTMENT/REPUTATION
 INSTITUTION HAS GOOD TEACHERS
 INSTITUTION IS CLOSE TO HOME
 INSTITUTION OFFERS PREFERRED FIELD OF STUDY
 INSTITUTION HAS COOP PROGRAM/DISTANCE ED/FAST-TRACK
 LIKED INSTITUTION (GENERAL)
 SMALL TOWN
 SMALL INSTITUTION
 GOOD VALUE FOR MONEY (GENERAL - UNSPECIFIED MENTION FROM
 RESPONDENT)
 INSTITUTION IS FAR AWAY FROM HOME
 LARGE INSTITUTION
 GOOD VALUE (GENERAL)
 SMALL CLASSES
 LIKED THE CITY
 LANGUAGE CHOICE OFFERED (FRENCH)

 OTHER (SPECIFY)
 DON'T KNOW
 REFUSED

Q192
a&b

285. Thinking about all we've discussed, when you look back at the university education you completed in 1999, and your experience since, and using a 5-point scale where 1 means is not at all worth the investment and 5 is well worth the investment, to what extent was your university experience**[READ LIST - RANDOMIZE]**

	NM				WM	DK
Worth the financial investment required	1	2	3	4	5	98
Worth the personal investment of time required for classes and studies	1	2	3	4	5	98

SECTION 12: DEMOGRAPHIC INFORMATION

Now, just before we end ... a few questions about you so that we can compare the experiences of different groups of graduates ...

Q179

286. What is your current marital status ? Are you...

[INTERVIEWER NOTE: READ LIST IN ORDER – ACCEPT ONE RESPONSE ONLY]

Single and never married	SKIP TO Q288
Married or common-law	CONTINUE
Separated or divorced	SKIP TO Q288
Widowed?	SKIP TO Q288

REFUSED
OTHER (SPECIFY)

SKIP TO Q288
SKIP TO Q288

Q179B

287. Is your spouse or partner currently employed or self-employed?

YES
NO

Q184

288. How many people live in your household including yourself? **[RECORD NUMBER]**

SKIP TO Q290 IF ANSWER = 1

Q185

289. How many children aged less than 18 live in your home? **[RECORD NUMBER]**

Q186

290. How many children do you have that are financially dependent on you? **[RECORD NUMBER]**

Q180

291. What was your annual personal income for 1999 from all sources before taxes and other deductions?

**[INTERVIEWER NOTE: RECORD DOLLAR AMOUNT, THEN SKIP TO Q293;
UNSURE/HESITANT CONTINUE]**

Q181

292. Would you say your total income was:

Less than \$20,000
\$20 - \$39,000
\$40 - \$59,000
\$60 - \$79,999
\$80 - \$99,999
\$100,000 or more?

DON'T KNOW
REFUSED

Q182

293. What was your annual household income for 1999 from all sources before taxes and other deductions, that is of all people living in your household?

**[INTERVIEWER NOTE: MUST EXCLUDE INCOME FROM ROOMMATES]
[RECORD DOLLAR AMOUNT, THEN SKIP TO Q.184; IF UNSURE/HESITANT
CONTINUE]**

Q183

294. Would you say it is:

Less than \$20,000
\$20 - \$39,000
\$40 - \$59,000
\$60 - \$79,999
\$80 - \$99,999
\$100,000 or more?

DON'T KNOW
REFUSED

Q187

295. Do you yourself rent or own your current home?

OWN
RENT
NEITHER (NOT PAYING RENT)

Q188

296. Do you yourself own or lease a car?

OWN
LEASE
NEITHER

Q189

297. Do you have any physical or mental disability that limits your daily activities in any way?

YES
NO

Q190
a&b

298. What is your city and province of residence?

CITY:
PROVINCE:
OTHER COUNTRY (SPECIFY)

Q191

299. What language do you speak most often at home?

ENGLISH
FRENCH
ENGLISH AND FRENCH
OTHER LANGUAGE (SPECIFY)

Q194

300. Would you be willing to be called back in five years for the third wave of the survey with the Class of 1999?

YES **CONTINUE**
NO **SKIP TO “THANK”**

Q195A

301. What is the best telephone number at which you can be reached? [**ENTER NUMBER WITH AREA CODE**]

Q195
B&C

302. Is there another number where we could attempt to reach you should you relocate over the next five years?

YES [**ENTER ALTERNATE NUMBER THEN THANK**]
NO [**THANK**]

THANK:

On behalf of the Maritime Provinces Higher Education Commission and [**INSERT COMPANY NAME**], I'd like to thank you very much for taking the time to complete this survey.